

**Table I.D.1.c(2009) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11,867	11,516	11,341	11,824	12,357	12,029	11,322	12,252
Industry group **								
Agric., fish., forest.	8,770	.	.	.	.	.	8,783	8,650
Mining and manufacturing	10,895	9,992	10,692	11,743	10,913	10,860	10,900	10,894
Construction	11,340	10,584	12,698	10,607	15,535	10,225	11,097	12,201
Utilities and transp.	12,715	14,209	13,660	9,004	13,867	12,304	13,168	12,472
Wholesale trade	11,946	10,812	11,699	13,740	11,372	12,361	11,983	11,920
Fin. svcs. and real estate	13,405	12,957	11,868	13,944	15,708	13,034	12,789	14,008
Retail trade	11,299	10,313	10,394	9,361	13,083	12,346	10,009	12,458
Professional services	12,409	12,082	10,589	12,214	14,124	12,573	11,262	13,077
Other services	11,473	12,469	11,786	12,431	10,633	10,769	11,655	11,366
Ownership								
For profit, incorporated	11,538	11,472	11,431	11,978	11,847	11,239	11,385	11,649
For profit, unincorporated	12,011	10,812	10,366	11,861	14,046	12,509	10,828	13,148
Nonprofit	13,865	16,076	12,063	11,056	13,265	15,767	11,952	14,548
Age of firm								
Less than 5 years	11,766	11,973	9,328	15,738	13,316	12,022	11,532	12,419
5-9 years	11,445	10,983	9,909	12,422	11,075	15,510	10,794	12,830
10-19 years	12,349	11,607	10,377	10,971	14,802	15,085	10,793	14,882
20 or more years	11,817	11,498	12,311	11,720	11,939	11,736	11,638	11,898
Multi/single status								
2 or more locations	12,094	11,125 *	13,594	12,341	12,365	11,915	12,065	12,096
1 location only	11,654	11,519	11,181	11,681	12,340	15,185	11,277	12,823
Percent full-time employees								
Less than 25%	8,502	7,776	9,553	10,597	7,743	7,899	8,514	8,484
25-49 %	11,757	9,618	9,789	11,274	13,646	12,315	9,736	13,137
50-74 %	12,028	10,644	11,074	11,049	11,380	14,409	10,518	13,547
75% or more	11,909	11,914	11,489	11,999	12,378	11,760	11,599	12,115
Union presence								
No union employees	11,952	11,313	11,265	12,097	12,378	12,492	11,265	12,569
Has union employees	11,417	13,089	11,899	10,473	10,819	11,410	11,684	11,326
Unknown	11,963	15,854	12,674	10,742	14,351	11,314	12,381	11,921
Percent low wage employees								
50% or more low wage	10,896	8,452	12,036	10,624	11,770	10,793	10,042	11,449
Less than 50% low wage	11,993	11,852	11,235	11,935	12,477	12,168	11,479	12,361

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.c(2009) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	179.18	525.61	381.55	464.39	401.59	566.04	250.33	294.55
Industry group **								
Agric., fish., forest.	999.46	.	.	.	.	.	991.94	2,503.10
Mining and manufacturing	485.01	2,084.83	1,914.78	1,538.07	858.83	1,402.70	1,138.56	623.57
Construction	506.96	829.63	1,708.63	649.65	4,036.70	2,921.00	622.85	1,919.32
Utilities and transp.	964.36	2,297.59	2,982.19	2,470.37	3,250.43	2,642.69	1,554.30	2,095.37
Wholesale trade	449.37	1,850.57	1,767.85	742.65	1,388.64	2,279.45	469.76	522.40
Fin. svcs. and real estate	774.30	1,088.97	2,838.15	3,121.77	1,139.84	1,442.47	962.35	878.77
Retail trade	563.03	777.61	1,430.89	1,346.79	503.60	1,296.86	1,066.32	596.68
Professional services	655.41	801.55	799.77	681.71	966.85	1,266.45	471.24	911.20
Other services	399.39	1,322.81	1,122.03	891.02	854.28	1,161.16	808.33	216.87
Ownership								
For profit, incorporated	210.48	353.90	462.01	442.25	605.99	546.69	186.86	329.15
For profit, unincorporated	645.55	1,283.87	865.52	739.26	1,387.51	2,172.74	710.23	1,074.00
Nonprofit	529.16	1,944.15	928.49	1,081.17	1,040.32	1,181.81	664.21	603.46
Age of firm								
Less than 5 years	477.79	1,200.01	1,572.66	3,089.61	3,008.39	1,487.04	589.78	727.01
5-9 years	640.55	1,039.77	1,472.04	586.18	2,376.76	4,065.61	671.51	1,058.19
10-19 years	474.13	684.28	709.20	841.62	1,351.88	2,575.24	372.95	969.64
20 or more years	278.03	656.72	372.24	420.13	444.54	610.48	341.21	372.07
Multi/single status								
2 or more locations	318.35	3,389.84 *	1,931.68	318.61	436.24	564.11	655.67	327.92
1 location only	227.79	521.51	463.11	595.55	1,236.43	3,472.82	268.56	317.84
Percent full-time employees								
Less than 25%	930.15	1,712.53	2,079.52	1,946.47	1,627.39	2,083.29	1,298.58	1,105.52
25-49 %	694.92	2,144.43	1,751.83	1,390.89	1,912.50	2,894.15	999.75	1,026.60
50-74 %	613.64	1,132.77	884.91	1,132.04	1,061.41	903.13	611.96	1,197.21
75% or more	189.88	470.95	547.51	379.47	479.84	571.72	281.47	304.05
Union presence								
No union employees	159.44	590.46	361.14	521.94	367.03	463.68	261.74	260.40
Has union employees	578.88	2,171.81	2,428.71	683.67	2,336.29	1,168.94	1,554.13	522.79
Unknown	608.05	4,729.04	3,306.31	2,998.36	4,010.08	813.13	2,647.10	742.11
Percent low wage employees								
50% or more low wage	370.30	1,254.72	1,126.01	862.61	641.85	456.30	897.12	196.85
Less than 50% low wage	233.28	499.38	460.94	518.29	477.84	618.39	329.77	333.29

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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